

IN THE CLAIMS:

The pending claims are as follows:

1. (Currently amended) A method of accessing substantially real-time financial information of ~~an~~ account ~~holders~~ holder in a computerized system, the substantially real-time financial information describing a first account of ~~the~~ a first account holder being stored on a first record keeping system, ~~and~~ a second account of the first account holder being stored on a second record keeping system, a third account of a second account holder being stored on a third record keeping system, and a fourth account of the second account holder being stored on a fourth record keeping system, the first record keeping system being different from the second record keeping system and the third record keeping system being different from the fourth record keeping system, the first account holder being different from the second account holder, the method comprising:
 - (a) receiving an identifier of a financial intermediary by a first device from a user;
 - (b) receiving identification of the a selected account holder by a the first device, the selected account holder identification being indicative of at least one the first account holder, the second account holder, or a combination thereof, the selected account holder identification being associated with the first account stored on the first record keeping system and the second account on the second record keeping system if the selected account holder identification is indicative of the first account holder, the selected account holder identification being associated with the third account stored on the third record keeping system and the fourth account on the fourth record keeping system if the selected account holder identification is indicative of the second account holder;
 - ~~(b)~~(c) receiving a command by the first device from a the user to obtain information associated with the selected account holder identification;
 - ~~(e)~~(d) transmitting, ~~in response to the command,~~ first and second requests by the first device to each of the respective ~~first and second~~ record keeping systems associated with each of the selected account holder identification substantially simultaneously,

the first and second requests requesting information associated with the selected account holder identification; and

~~(d)(e)~~ receiving ~~first and second~~ responses by the first device from the respective ~~first and second~~ record keeping systems associated with the selected account holder identification, the ~~first and second~~ responses including substantially real-time financial information associated with the selected account holder identification.

2. (Currently amended) The method of claim 1 wherein ~~(a)~~ includes receiving the account holder identification, the first account holder ~~being~~ is associated with a first mutual fund account stored on the first record keeping system and a second mutual fund account on the second record keeping system, and the second account holder is associated with a third mutual fund account stored on the third record keeping system and a fourth mutual fund account stored on the fourth record keeping system.
3. (Currently amended) The method of claim 1 wherein ~~(b)~~ (d) includes transmitting the ~~first and second~~ requests based on a cross-reference of account holder identification to record keeping systems.
4. (Currently amended) The method of claim 3 wherein ~~(b)~~ (d) includes transmitting the ~~first and second~~ requests based on a dynamic cross-reference of account holder identification to record keeping systems.
5. (Currently amended) The method of claim 4 wherein ~~(c)~~ (e) further includes updating the cross-reference of account holder identification to record keeping systems based on the ~~first and second~~ responses.
6. (Currently amended) The method of claim 1 wherein ~~(b)~~ (d) includes transmitting the ~~first~~ at least one of the requests ~~request~~ based on a cross-reference of account holder identification to record keeping systems and transmitting ~~the second~~ at least one of the requests ~~request~~ based on a list of record keeping systems known to be absent from the cross-reference.
7. (Currently amended) The method of claim 1 wherein ~~(b)~~ (d) includes transmitting the ~~first and second~~ requests based on a list of record keeping systems.

8. (Currently amended) The method of claim 1 wherein ~~(b)~~(d) includes transmitting, if the selected account holder is indicative of the first account holder, at least one of the requests ~~first request~~ to the first record keeping system that stores account information in a first format and at least one of the requests to the second record keeping system that stores account information in a second format, the first format being different from the second format, or, if the selected account holder is indicative of the second account holder, at least one of the requests to the third record keeping system that stores account information in a third format and at least one of the requests to the fourth record keeping system that stores account information in a fourth format, the third format being different from the fourth format.
9. (Currently amended) The method of claim 1 wherein ~~(b)~~(d) includes transmitting, if the selected account holder is indicative of the first account holder, at least one of the requests ~~the first request~~ to the first record keeping system that stores account information in a first format and at least one of the requests to the second record keeping system that stores account information in a second format, the first record keeping system being operated by a different entity than second record keeping system, or, if the selected account holder is indicative of the second account holder, at least one of the requests to the third record keeping system that stores account information in a third format and at least one of the requests to the fourth record keeping system that stores account information in a fourth format, the third record keeping system being operated by a different entity than fourth record keeping system.
10. (Currently amended) The method of claim 1 wherein ~~(b)~~(d) includes transmitting the first action requesting a status of the first and second financial account.
11. (Currently amended) The method of claim 1 further including ~~(e)~~(f) presenting ~~the first and second portions of the responses~~ respective first and second response substantially simultaneously.
12. (Canceled) The method of claim 1 wherein (a) includes receiving a first user identification and (b) includes transmitting a second user identifications with the first

request, the first user identification being different from the second user identification.

13. (Previously presented) A method of accessing substantially real-time financial information of ~~an~~ a first account holder from first and second record keeping systems and a second account holder from third and fourth record keeping systems in a computerized system, the method comprising:
 - (a) receiving an identifier of a financial intermediary by a first device from a user;
 - (b) receiving a first input from a the user by a the first device, the first input being indicative of at least one of the first account holder, the second account holder, or a combination thereof, the first input being associated with a first financial account of the first account holder residing on the first record keeping system and a second financial account of the first account holder on the second record keeping system, the first input being associated with a third financial account of the second account holder residing on the third record keeping system and a fourth financial account residing on the fourth record keeping system if the first input is indicative of the second account holder, the first record keeping system being different from the second record keeping system, the third record keeping system being different from the fourth record keeping system;
 - ~~(b)(c)~~ transmitting, substantially simultaneously and in response to the receiving the first input, by the first device a request to each of the ~~first and second~~ record keeping systems associated with the first input;
 - ~~(e)(d)~~ receiving a response by the first device from each of the ~~first and second~~ associated record keeping systems; and
 - ~~(d)(e)~~ presenting at least a portion of the ~~response~~ responses to the user.
14. (Currently amended) The method of claim 13 wherein ~~(b)(c)~~ includes transmitting a plurality of requests based on a list of financial institutions and associated record keeping systems.
15. (Currently amended) The method of claim 13 wherein ~~(b)(c)~~ includes transmitting a plurality of requests based in part on a list of record keeping systems and based in part

of a cross-reference list of record keeping systems and the first input account holder identification.

16. (Currently amended) The method of claim 13 wherein ~~(e)~~(d) includes receiving ~~a~~ an response indicating the record keeping system lacks account information associated with the first input ~~account holder identification~~.
17. (Currently amended) A computer-readable medium encoded with an executable program for presenting real-time financial account information of ~~an~~ a first account holder and a second account holder to a user, the user being different from the first account holder and the second account holder, the program comprising:
 - (a) a security module capable of authenticating the user;
 - (b) a communication module capable of receiving a first input from the user indicative of either the first account holder, the second account holder, or a combination thereof, the communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts of the first account holder and the second account holder, each of the record keeping systems being different from the other;
the communication module being capable of substantially simultaneously transmitting requests initiated by the user for real-time financial account information to the plurality of record keeping systems and receiving responses therefrom; and
 - (c) a presentation module capable of presenting portions of the responses simultaneously.
18. (Previously presented) The computer-readable medium of claim 17 wherein the communication module transmits a first set of requests to a first group of record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of record keeping systems.
19. (Previously presented) The computer-readable medium of claim 17 wherein the communication module transmits a first set of requests to a first group of record

keeping systems based on a cross-reference between the record keeping system and the first input ~~account holder identification~~, and transmits a second set of requests to a second group of record keeping systems based on the list of financial institutions and associated record keeping systems.

20. (Previously presented) The computer-readable medium of claim 17 wherein the presentation module presents the portions of a first group of the plurality of responses simultaneously.
21. (New) The method of claim 1 further comprising verifying that the identifier of the financial intermediary is authorized to view the first and second responses.